

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 George E. Scholl, Jr.  
 Debtor

Case No. 20-13215-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Aug 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2020.

db +George E. Scholl, Jr., 507 Oxford Road, Yardley, PA 19067-3506  
 14524957 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: First Savings Bank/Blaze, 500 E. 60th Street,  
 Sioux Falls, SD 57104)  
 14524956 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097  
 14524959 +GCI/Network Direct Inc., Attn: Bankruptcy, 5360 College Blvd, Suite 200,  
 Overland Park, KS 66211-1641  
 14524961 +Melinda Scholl, 102 Torey Circle, Lansdale, PA 19446-6476

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadekclaw.com Aug 04 2020 05:01:05 BRAD J. SADEK, Sadek and Cooper,  
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107  
 tr +EDI: QRHOLBER.COM Aug 04 2020 08:53:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Aug 04 2020 05:01:38 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2020 05:01:26  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 04 2020 05:01:32 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 04 2020 05:01:28 Frederic J. Baker,  
 Office of United States Trustee, 200 Chestnut Street, Suite 502,  
 Philadelphia, PA 19106-2908  
 14524949 +E-mail/Text: broman@amhfcu.org Aug 04 2020 05:01:29 American Heritage Federal Credit Union,  
 Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699  
 14524951 +EDI: CAPITALONE.COM Aug 04 2020 08:53:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14524950 +EDI: CAPITALONE.COM Aug 04 2020 08:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14524952 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 04 2020 05:01:40 Citadel FCU,  
 Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119  
 14524953 +E-mail/PDF: creditonebknofications@resurgent.com Aug 04 2020 05:07:10 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 14524954 E-mail/PDF: DellBKNofications@resurgent.com Aug 04 2020 05:07:11 Dell Financial Services,  
 Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  
 14524958 E-mail/Text: bk@freedomfinancialnetwork.com Aug 04 2020 05:01:09 Freedom Plus,  
 Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002  
 14524955 +EDI: BLUESTEM Aug 04 2020 08:53:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
 Saint Cloud, MN 56395-1250  
 14524960 +EDI: PHINGENESIS Aug 04 2020 08:53:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,  
 Po Box 4477, Beaverton, OR 97076-4401  
 14524962 +E-mail/PDF: MerrickBKNofications@Resurgent.com Aug 04 2020 05:05:46  
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa  
Form ID: 309A

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Total Noticed: 21

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor George E. Scholl, Jr. brad@sadeklaw.com, bradsadek@gmail.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com

TOTAL: 2

**Information to identify the case:**

Debtor 1	<b>George E. Scholl Jr.</b>	Social Security number or ITIN	<b>xxx-xx-2394</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter	<b>7 7/31/20</b>
Case number: <b>20-13215-elf</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	George E. Scholl Jr.	
2. All other names used in the last 8 years		
3. Address	507 Oxford Road Yardley, PA 19067	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 >

Debtor **George E. Scholl Jr.**

Case number **20-13215-elf**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Contact phone (215)408-2800
		Date: 8/3/20
<b>7. Meeting of creditors</b>	<b>September 1, 2020 at 09:30 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 10/31/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	